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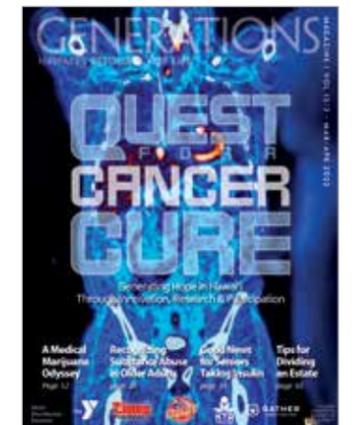
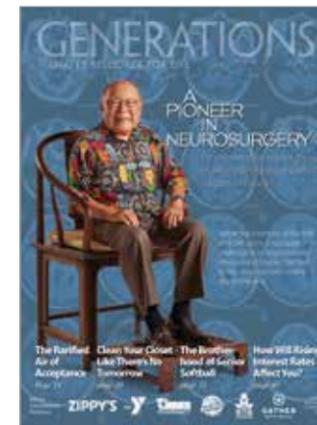
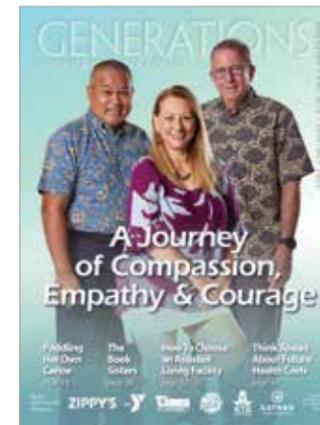


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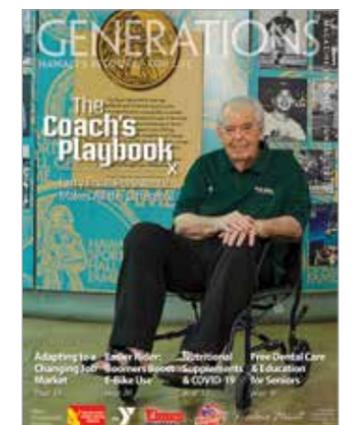
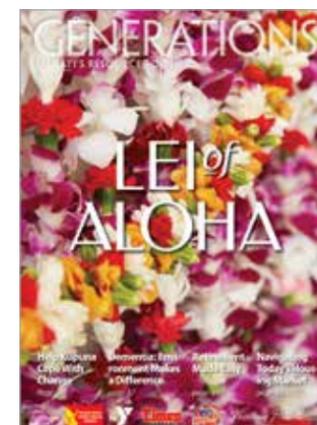
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It's not just us US baby boomers who are aging; our entire world population is getting older year by year. By 2050, the number of people aged 60 and older will more than double from its current levels, reaching around 2 billion. And ready or not, this is likely to cause problems for everyone. Increased age-related spending on pensions, healthcare and social benefits programs for the elderly will pose a challenge to governments around the world if paradigms are not shifted and policies are not developed.

The Brookings Institution, a Washington, DC-based, nonprofit public policy organization, says "pertinent and prompt policy solutions are necessary to ensure fiscal and macroeconomic sustainability as well as the health and well-being of citizens of all ages." The think tank offers a two-part solution that focuses on work.

Motivating older workers to remain in the labor force longer is often cited as the most viable solution to pressures and challenges related to population aging. Older workers could be encouraged to remain in the labor force longer, working fewer hours after they "retire." This "gradual retirement" could benefit societies, employers and younger workers: Phased-in retirement would provide fiscal and macroeconomic stability through continued tax revenues and reduced pension expenditures; older workers can be valuable due to their accrued knowledge and experience; and late-life work has positive affects on health and subjective well-being—in other words, their happiness.

For those unable to take advantage of phased-in retirement, governments could promote and reward valuable, unpaid activities—such as volunteering and caregiving work, again improving the quality of the social fabric, contributing to the economy, reducing healthcare and welfare costs, and again, improving the well-being of those engaging in them. Late-life volunteers have delayed mortality and lower rates of mental and physical health deterioration. However, care work undertaken by older people—such as childcare, meal preparation, cleaning and helping the elderly or disabled—should be recognized for its value and rewarded financially, Brookings suggests.

Providing opportunities for the elderly to remain in the workforce longer through even modest commitments, as well as engaging in volunteerism, can be advantageous for everyone involved, while relieving some of the fiscal pressures related to aging populations. According to Brookings two-pronged plan, the long-run benefits to society will likely exceed the short-term costs, making everyone happier at the end of the day.

"Twenty years from now you will be more disappointed by the things you didn't do than by the ones that you did do." — Mark Twain



Have a safe and happy holiday season!
Debra Lordan, Senior Editor

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Who's Behind Generations Magazine?

Our dedicated writers. *Generations Magazine* relies on Hawai'i's experts—from financial and legal advisors to healthcare professionals and grandparents—to write articles that are important to seniors and their families. The magazine also works with trusted sources in the community to provide leads, story tips and valuable information. Here are some of the faces behind the scene:



CAROL HICKMAN graduated from the University of Wisconsin-La Crosse with a BS in therapeutic recreation and became a Certified Therapeutic Recreation Specialist (CTRS) in 2017. She has been practicing recreation therapy since then, and has worked in behavioral health, community-based mental health and geriatrics. She loves the profession because it focuses on the strengths of those she works with and empowers them to live their best lives.



MARY LESTER, RN, VP and Maui COO, is a rural community leader in home care on the island of Maui. Mary was the start-up executive who opened Ho'okele's Maui operations from ground zero. Prior to Ho'okele, Mary was the executive director for Home Care for Hale Makua Health Services. Navigating the lower income demographic of the rural community, Mary has become expert at government contracted services and champions the cause of accessibility. Mary is leading the expansion of Vivia to Maui.



SERENA LO, MD, is board-certified in geriatric medicine and internal medicine with Kaiser Permanente Hawaii. She earned her medical degree from the University of Hawai'i John A. Burns School of Medicine and completed her internal medicine residency at the Virginia Mason Medical Center. Dr. Lo then completed fellowships in geriatric medicine at the University of Washington School of Medicine and advanced geriatric medicine at the VA Puget Sound Health Care System. Her professional interests include advance care planning, dementia, fall prevention and osteoporosis.



CHRISTINE SPENCER ("Spence") serves as the regional coordinator for the Alzheimer's Association Hawaii Chapter covering Maui, Moloka'i and Lāna'i. Previously, she worked for the University of Hawai'i Research Corporation (Go Rainbow Warriors!) and also in South Sudan for the United Nations. She believes that no one should face Alzheimer's disease without support and is honored to share the stories of the brave caregivers who have inspired her.

A special mahalo to our additional contributors, whose dedication to the senior community is greatly appreciated. And also to our loyal contributing partners, whose presence continues to enhance this magazine's value.

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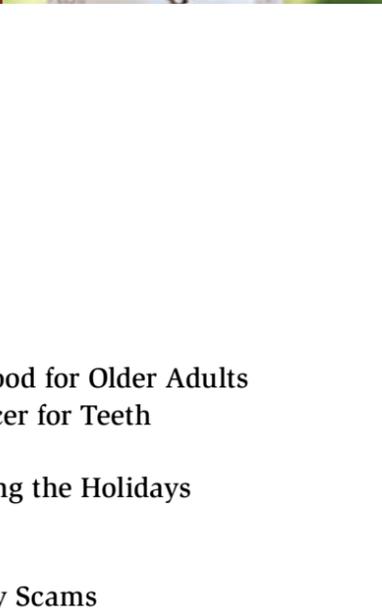
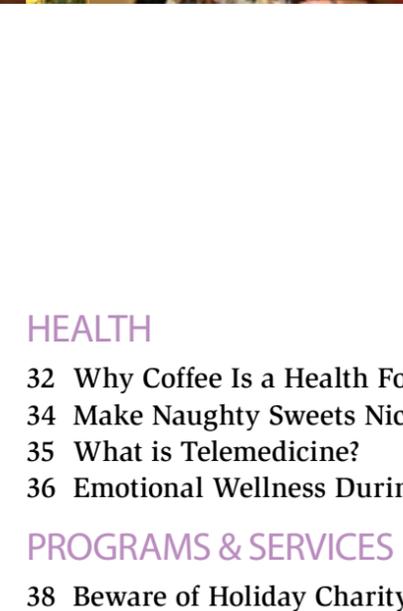
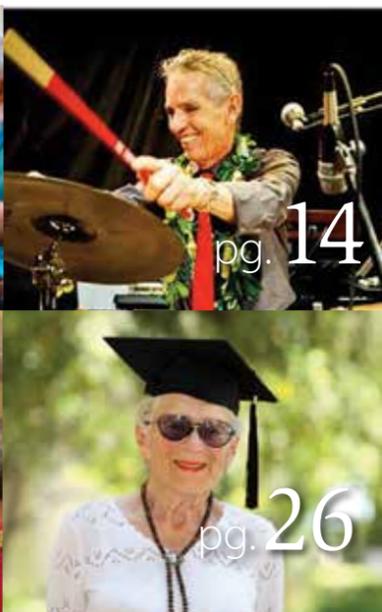


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Giving Your Voice to Charity: Inspiring Real Change With Advocacy

by Christine Spencer, Alzheimer's Association Hawaii Chapter, Regional Coordinator for Maui County

Especially during this time of year, many of us shift our mindsets to consider how we can spread aloha and do good in the world. Giving back to our community comes in many forms. There are ways that take no money — donating your voice and time. “Activist philanthropy” is a newer term, but it simply relates to people who embrace the role of public advocate to raise awareness and bring precedence to essential issues. These people are speaking up and sharing their stories to inspire real change.

“When my mom was diagnosed with younger-onset Alzheimer’s disease, we felt helpless initially, not knowing what it was, feeling so lost and not knowing what to do,” recalls Amy Truong, community advocate for the Alzheimer’s Association Hawaii Chapter.

“We started realizing that this disease is definitely in our communities, but no one is talking about it. Some people don’t even know what it is.”

Over 200,000 families in the US face the unique challenges of younger-onset Alzheimer’s disease, which has no cure. This form of Alzheimer’s affects people younger than 65 years old. Research has examined the role genetics play, but it’s not fully understood why most cases of younger-onset Alzheimer’s appear at such a young age. First, many families and even doctors don’t expect someone so young to develop Alzheimer’s.

“When she started showing symptoms of cognitive decline in her early fifties, we thought it was because my mom wasn’t working anymore, and like those on summer vacation, you’d lose track of the days,” shares Amy. “When her cognitive abilities declined even further, we knew we had to get her to the doctor. That took some time, and it wasn’t easy to convince her to go to the doctor. Then there was a sense of relief when she got diagnosed, but I didn’t walk out of the doctor’s office with a single brochure on how to receive support, or any idea of how we would move forward and what to expect next. It slowly started changing when we began reaching out to the Alzheimer’s Association and kupuna organizations for support.”

Civic Engagement as a Centerpiece for Charity

Amy’s mom was 59 years old when she was finally diagnosed with younger-onset Alzheimer’s. There was a huge barrier for her family to qualify for insurance through Medicare and additional financial support because her mom was under 65. At first, they were denied, because the government had to be careful of fraudulent applications. But Amy and her father were relentless. She obtained letters of support from the Alzheimer’s Association and Dr. Oanh Meyer from the UC Davis Alzheimer’s Disease Center, where her father was an active participant in Alzheimer’s caregiver research and studies. She went to court and her family kept fighting, but admits her father was close to giving up. He didn’t think they would get approved after being rejected the first time.

“In Asian communities, and other communities of color such as Blacks, Hispanics, Native Hawaiian and Native Americans, there is a stigma in going to the doctor as well as certain levels of mistrust and fear of being mistreated or ignored when you do go,” Amy says. “Our family knew we had to share our experience, especially since we’re going through this disease so much earlier. I don’t want any other family like mine to feel helpless, lost, and confused while their loved one is declining in cognitive and physical abilities.”

In 2018, Amy started volunteering and fundraising for Alzheimer’s disease in her community in full force. She raised the second highest amount of money for the Walk to End Alzheimer’s on O’ahu and she served as the co-chair for The Longest Day to support the Alzheimer’s Association Hawaii Chapter. Soon, she transitioned her volunteer work over to advocacy and became the Advocacy State Champion. She also served as the Alzheimer’s Association State Ambassador to achieve federal and state policy priorities by engaging with Hawai’i’s elected officials to increase support for people living with Alzheimer’s disease and their families, and continue research for effective treatment and ultimately, a cure.

During her time as an ambassador, she gave her voice to the cause and saw a direct impact

Alzheimer’s Association Hawaii Chapter Community Advocates brought their cause to Capitol Hill in Washington, DC, this year: (L–R) Dr. Poki’i Balaz, Kathy Wyatt, Amy Truong, Calvin Hara and Ron Shimabuku, the director of Public Policy and Advocacy for Alzheimer’s Association Hawaii Chapter. Courtesy photo.

when Congress with the passing of the Supporting Older Americans Act of 2020 — which reauthorized the Older Americans Act (OAA) — and includes key provisions of the Younger-Onset Alzheimer’s Disease Act, which ensures Americans living with Alzheimer’s disease and other dementia will have access to vital and affordable services regardless of age. The bill passed one year before Amy’s mom 65th birthday.

Finding the Courage to Give Your Voice

As it would be for most people, it was difficult for Amy’s dad to take on the caregiving role. Even though she was showing signs of decline at the time, they traveled and saw the world together. Together, they visited Hong Kong, Japan, Vietnam, Jamaica, Mexico and France. Amy’s father didn’t know at the time that those years of traveling were among the last she would be able to undertake. Over time, traveling got more complicated. She would have moments of confusion. But having that time together meant everything to them.

When Amy’s father was feeding her mother at a restaurant, a stranger came up to him and just patted him on the shoulder for encouragement. We can all give the gift of support by acknowledging caregivers with simple words and actions.

As the disease progressed and continues to progress to this day, everyday tasks got even more difficult. She wandered and needed help to get dressed, bathed and fed. Eventually, she became incontinent, and lost her ability to walk and speak.

Amy encouraged her dad to reach out using the Alzheimer’s Helpline, as well as other local organizations that help the aging community and served as a lifeline for their family.

By learning about the warning signs of Alzheimer’s disease (www.alz.org/alzheimers-dementia)



/10 signs), we can help recognize it and support families early in the game. Starting the conversations and sharing your experiences not only inspires others, but contributes to a pendulum shift to equality.

“Since I joined the Alzheimer’s Association, it is great to see they are now expanding their focus on diversity and research in health disparities in Asian, Black, Hispanic and Native Hawaiian communities,” Amy shares, “Improvements in science must be made for these populations. Our representation rises when we share our voices and make them heard.”

Every action and voice — big or small — will help. We may not all be public speakers, but we can certainly share resources and kind words with a caregiver. And this year, when you’re thinking about your holiday giving list, consider giving your voice to charity. Your voice and your story are precious gifts to those who must confront Alzheimer’s each and every day. ■

If you know someone struggling with younger-onset or Alzheimer’s disease, or a related dementia — there is support:
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 To join a support group or get more information:
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 Donate to the Walk to End Alzheimer’s in your community until Dec. 31, 2022:
act.alz.org/aloha

Eating Together

by Debra Lordan, GM Senior Editor

Here in Hawai'i, the idea of multiple generations sharing meals together under one roof isn't reserved for just the holidays. Hawai'i has the highest percentage of multigenerational households in the country, with nearly 8 percent of households statewide classified as multigenerational—at least three generations living under one roof. This household structure represents one of the most beautiful things about Hawai'i. It embodies the word 'ohana and exemplifies the concept of an extended family. The people within it are bound by a genuine sense of mālama, kokua and kuleana. Especially during the holidays, compassion, loyalty and aloha radiate throughout the home.

While tradition plays a significant role for families living together, the decision can't be entirely linked to cultural sensibilities. For a lot of families, it's a necessity due to the state's high cost of living—the highest in the country. The pandemic has only exacerbated the lack of affordable housing. In order to make rent, many local families have no choice but to pool their incomes just to keep a roof over their heads—and more obstacles abound—obstacles like hunger.

But food insecurity and hunger don't affect everyone in the household equally. Keiki and kūpuna are especially vulnerable. In these extraordinarily trying times, as parents often work multiple jobs to provide extra support, kūpuna may try to ensure food security for their grandchildren by foregoing their own needs. Therefore grandparents in multigenerational households can experience hunger at more than twice the rate of those in homes with no grandchildren. Through their own sacrifice, members of a household in Hawai'i never lose sight of what it means to take care of one another.

But to help ensure every member of the household has the nourishment they need, Hawai'i Foodbank offers special nutritional support through programs such as Food 4 Keiki, 'Ohana Produce Plus, the Senior Food Box Program, and new initiatives like the Seniors Farmers' Market Nutrition Program.

Hawai'i Foodbank works closely with its network of more than 200 food partner agencies to provide food for families affected by the pandem-



ic while continuing to provide assistance to those who were already struggling with hunger.

No longer associated with a stigma, these free resources provide an akamai strategy for kūpuna and their 'ohana. It is simply a sign of the times for many seniors and their families.

FOOD 4 KEIKI

Hunger deprives our keiki of more than just food. The fact is, a child's chance for a bright tomorrow starts with getting enough nutritious food to eat today.

Ensuring our keiki receive the nutrition they need to excel in school relieves the pressure on kūpuna who sacrificed their own needs. The Food 4 Keiki School Pantry Program serves as a critical food resource for young students, their siblings and their families. The school pantries provide after-school snacks for young students, as well as additional family food bags to take home. Bags are filled with canned proteins, canned meals, dry goods, snacks and more. For pantry times and locations, visit www.hawaiiifoodbank.org/keiki.

For more information on Food 4 Keiki and its programs, or to start one in your area, contact Marielle Terbio, director of community engagement and strategic initiatives, at marielle@hawaiiifoodbank.org or 808-954-7869.

'OHANA PRODUCE PLUS

'Ohana Produce Plus is a mass, mobile food distribution program that enables Hawai'i Foodbank to bring food directly into the communities where it is needed most. 'Ohana Produce Plus provides hungry keiki, kūpuna, families and individuals greater access to fresh fruits and vegetables plus other supplementary food items.

For more than 20 years, the program has distributed millions of pounds of fresh produce, assorted dry goods and non-perishable food items to underserved communities—all at no cost to its recipients. Participants in this program include families with low income, individuals with disabilities, the homeless, working poor and more. For many people, 'Ohana Produce Plus is their only source of fresh fruits and vegetables.

Go to "Distribution Times and Locations" at www.hawaiiifoodbank.org/ohana to find a location near you. It is recommended that potential beneficiaries of this program call in advance to confirm service hours and requirements.

SENIOR FOOD BOX PROGRAM

This program provides a monthly box of quality USDA food to low-income kūpuna in Hawai'i.

For participating kūpuna, the Commodity Supplemental Food Program (CSFP) provides more than just food and nourishment. It also helps to combat the poor health conditions often found in kūpuna who are at risk of hunger and experiencing food insecurity. CSFP helps vulnerable kūpuna from having to choose between food and other basic needs. The food in each Senior Food Box can play an important role in combatting the health consequences of senior hunger, and ultimately, can help kūpuna avoid costly hospitalizations and nursing home placements.

Senior Food Boxes are specifically designed to supplement needed sources of nutrients typically lacking in participants' diets. Boxes may include cereal, grains, dry beans, rice and a variety of canned fruits and vegetables and shelf-stable foods.

Participants must be at least 60 years of age. Each applicant must self-declare that their household income is at or below 130 percent of the US Federal Poverty Income Guidelines for the State of Hawai'i. Applicants must reside in the service area to which they are applying for. Find other

eligibility requirements and distribution locations, and download the application at www.hawaiiifoodbank.org/csfp. Mail it to: Hawai'i Foodbank, 2611 Kilihau St., Honolulu, HI 96819.

SENIORS FARMERS' MARKET NUTRITION PROGRAM

The Seniors Farmers' Market Nutrition Program (SFMNP) is designed to provide low-income kūpuna with access to locally-grown fruits, vegetables, honey and herbs.

Every year, Hawai'i Foodbank partners with the State of Hawai'i Office of Community Services and the US Department of Agriculture, Food and Nutrition Service to organize the Senior Farmers' Market Nutrition Program. Hawai'i's SFMNP offers eligible seniors \$50 worth of coupons (10 coupons valued at \$5 each) to obtain eligible foods without charge from participating farmers, farmers' markets and roadside stands that have been approved to accept SFMNP coupons. Through SFMNP, kūpuna are provided with nutritious foods as well as education to emphasize the relationship of proper nutrition to good health.

Find other eligibility requirements and locations, and download the application at www.hawaiiifoodbank.org/sfmnp. Mail it to: Hawai'i Foodbank, 2611 Kilihau St., Honolulu, HI 96819.

HELP NOURISH EVERY MEMBER OF OUR 'OHANA

As we look toward the holiday season and 2023, let's join together to help families eat together and achieve long-term food security and address the nutritional needs of each generation. Donate today at <https://hawaiiifoodbank.org/donate>. Volunteer at volunteer@hawaiiifoodbank.org. Let's help ensure that no one in the house goes hungry. ■

HAWAII FOODBANK, O'AHU & KAUA'I
2611 Kilihau St., Honolulu, HI 96819
808-836-3600 | www.hawaiiifoodbank.org

THE FOOD BASKET, HAWAII ISLAND
40 Holomua St., Hilo, HI 96720
808-933-6030 | www.hawaiiifoodbasket.org

MAUI FOOD BANK, MAUI COUNTY
760 Kolu Street, Wailuku, HI 96793
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Hawai'i's King of Tropical Music

by Mahlon Moore

At 71, Rolando Sanchez has the energy of a man half his age. Scratch that. He has the energy of a man a quarter of his age. If you've been in Hawai'i for any length of time, you're familiar with the charismatic percussionist/singer/band leader Rolando Sanchez, known for his high-energy shows that established Latin dance music in the islands that has continued for over 40 years.

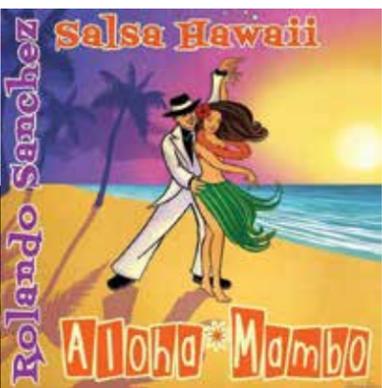
Born in Masaya, Nicaragua, on Oct. 6, 1951, Rolando spent only a few of his childhood years in Central America. The political instability of the country was at question and his parents wanted a better life for their children, so they moved to the Bay Area in 1966, where he attended school and developed his musical talents.

He fondly recalls gathering his mother's pots and pans and beating them with a wooden spoon—his very first drum kit that would propel him as a percussionist.



Photo by Joe Marquez

While growing up, his talent matured and he joined a variety of local San Francisco bands, which led to a stint as opening act for B.B. King. While on tour, Sanchez found his way to Hawai'i where he eventually settled in 1984. One of the first things he did after arriving in Honolulu was enroll in a six-week course at the University of Hawai'i at Mānoa to learn aspects of music other



than percussion, which he knew well.

But unfortunately, his music career would have to wait. Bills had to be paid, so he took a job with a pedicab company and peddled tourists

around Waikīkī. It was on those pedicab rides that he was able to discover the hottest nightclubs where the tourists wanted to go. That gave him knowledge about the club scene—but he had no band to accompany him.

Coincidentally, it was also during pedicab rides that he discovered some very accomplished street performers in Waikīkī. He found two excellent musicians and his trio was born.

A regular gig at Anna Bananas became so popular that Rolando knew he needed to move to Waikīkī clubs in order to grow and add a little "sauce" to Hawai'i's music scene. He told the band they needed to "clean up," wear matching outfits and make a good showing. It worked. The trio and subsequent band, Rolando Sanchez and Salsa Hawaii, was off to the races, with gigs at The Row Bar, Compadres, Black Orchid, Trappers, Gussie L'Amours and Nick's Fishmarket—some venues now only long-forgotten memories.

Reviewers Wayne Harada and John Berger made the crowds even bigger in a town where lively, upbeat and danceable salsa was practically unheard of. But Rolando established himself as el rey de la musica tropical en Hawaii (the king of tropical music in Hawai'i) when he brought contemporary Latin salsa to mainstream Honolulu nightclub audiences in the late '80s.

Rolando's enthusiasm and determination to bring Hispanic music to the forefront led him in



Rolando Sanchez and Salsa Hawaii sold-out events in 2022 included "Havana Nights" (L) at the Pacific Club and a performance at Manoa Valley Theater (above).

2023 will be a return to the studio to record a new single featuring three of the female vocalists who have been with the band through the years: Lin Brown, Judi Palrmeira and Jules Kam.

When asked if today's younger generation is into salsa, Sanchez emphatically says "Yes! They are just as enthusiastic about the music as their parents and grandparents were 40 years ago." He says he's excited to see Latin music flourishing in Hawai'i and proud that he's been an integral part of it. ■

1989 to establish an annual Latin Music Festival to celebrate Hispanic Heritage Month. What started as a modest festival at The Row Bar turned into a major event on Kalakaua Avenue.

The enthusiasm continues to this day and he still plays at major events. A recent fundraiser at the Pacific Club sold out. More shows are in the pipeline for 2023, but his focus right now is on a new record that he plans to release in the coming months.

Up next are more concerts and special events, along with his regular Sunday afternoon radio show on KNDI Radio 1270AM. Sadly, the nightclub scene has been floundering in recent years, the pandemic notwithstanding. Rolando says there are some clubs operating, but hiring DJs is more economical than hiring bands. His main focus in

ROLANDO SANCHEZ—SALSA HAWAII
RSC Music Hawaii
808-342-0911 | sanchezr015@hawaii.rr.com
www.rolandosanchez-salsahawaii.com

For a calendar of upcoming events:
www.rolandosanchez-salsahawaii.com/p/rolandos-calendar.html

Music by Rolando Sanchez & Salsa Hawaii is available at music.apple.com and music.amazon.com. Or search for "Rolando Sanchez" online.

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Laughter is the Best Medicine

by Debra Lordan, GM Senior Editor

Many forms of yoga have been developed over the centuries by serious practitioners who strive for the benefits of mind-body balance. Popular styles of yoga include Ashtanga, Hatha, Iyengar and many more. But if the thought of mindful meditation in a somber setting is not your cup of chai tea, there is good news for you.

Laughter Yoga, a relatively new, alternative form of yoga that incorporates laughter with movement and breathing exercises, aims to cultivate joy, spark creativity, reduce stress and even boost your immune system, says Jenna Pascual, a Certified Laughter Yoga Leader and Life Coach on Maui. She started her Laughter Yoga career teaching at senior community centers in San Francisco before being hired to teach the technique at companies like Google, LinkedIn and Salesforce. She now offers a variety of laughter sessions on Maui and is willing to travel off-island, and host virtual sessions, as well.

The practice designed by Dr. Madan Kataria in India in 1995 combines playful exercises and deep breathing to promote wellness, happiness and lots of laughter. Proving that laughter really is contagious, the practice has spread rapidly around the world, with about 5,000 laughter yoga clubs worldwide—roughly 200 of those in the US.

“It’s called laughter yoga because of the deep belly, yogic breathing that takes place when we laugh,” says Jenna. “It helps people live happier, healthier lives.”

The practice involves prolonged, voluntary laughter. This type of yoga is based on the idea that you can “trick” your body. Studies show that laughter can be faked; the human body does not recognize the difference between “real” and “simulated” laughter. Both provide similar physiological and psychological benefits.

So laughter really *is* the best medicine, whether sparked by a joke or induced voluntarily using Laughter Yoga. More giggles and guffaws are just what the doctor ordered, according to the Mayo Clinic. Sustained laughter for 10 to 15 minutes a day can produce a range of health benefits. Laughter increases your heart rate and oxygen levels, which



Jenna Pascual taught Laughter Yoga to over 400 attendees at the MEO 50th Annual Kupuna Event at the Grand Wailea on July 30.

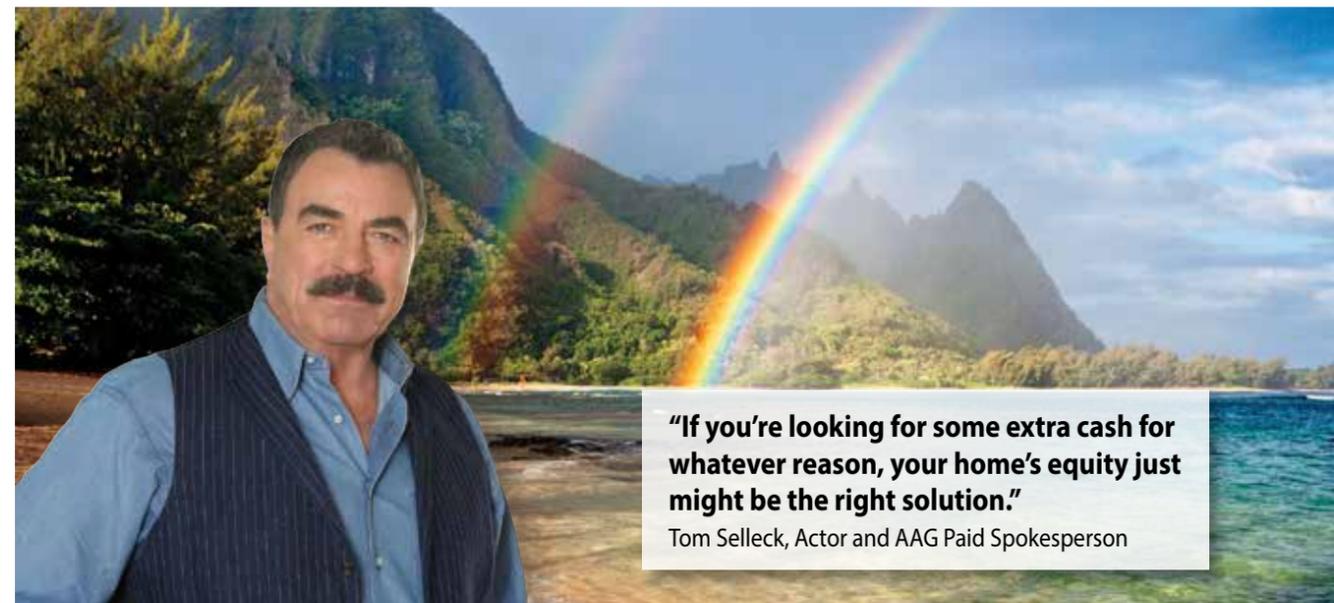
both improve the functioning of blood vessels and blood circulation. Laughing can help relieve pain, may help reduce blood pressure, and may also help protect you against a heart attack and other cardiovascular problems. Laughter can also help improve your self-esteem, lessen your stress, depression and anxiety and may make you feel happier.

No yoga mats or poses are needed. Breathing exercises are used to prepare the lungs for laughter, followed by a series of laughter exercises that combine acting and visualization techniques. Laughter exercises are interspersed with breathing exercises. Sessions may start with gentle warmup techniques that include finger exercises to stimulate acupressure points, which activates organs. Ho, ho, ha, ha, ha! Warmups may also include imaginary bubble popping movement and laughter, and rollercoaster laughing.

If those don’t break down inhibitions and make you feel good, nothing will! Go ahead! Feel better by laughing along with Jenna.

“He who laughs, lasts!” —Mary Pettibone Poole ■

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A GIFT FROM THE HEART

by Debra Lordan
GM Senior Editor

Blood cannot be produced in a lab or anywhere else. It only has one source — volunteer donors. In Hawai'i alone, 200 donors are needed every single day, yet only 2 percent of Hawai'i's population are donors. You can help save lives by learning how easy it is to donate blood and host a blood drive.

to our community's ongoing needs. The need for donations never decreases; at certain times of the year, it actually increases.

The Need Never Decreases

The mission of Blood Bank of Hawaii (BBH) is to provide a safe and adequate blood supply for all the civilian hospitals throughout the state to meet patients' needs. Each and every day patients count on volunteer donors. One in seven people entering the hospital will need blood.

BBH Donor Services Director Fred McFadden has been in the blood banking field for over 17 years, starting as an account manager.

BBH is open daily, because 150 to 200 blood donors are needed every day. Because blood is perishable, says Fred, every donation contributes

There are seasonal dips in donations, says Fred. "Roughly 12 to 13 percent of the blood we collect annually comes in from high school blood drives. Combined with colleges, that's about 20 percent of the blood we collect every year. During the pandemic, these students were not on campus, where the drives are usually conducted. That is also why we see dips in donations during the summer months and during the holidays."

People are also distracted during the holiday season and often travel during the summer months, and not prioritizing blood donation.

"This put a strain on the blood supply during those times," says Fred. "That is why January has been designated as National Blood Donor Month — a time to recognize the importance of giving blood and honor the donors who make BBH's life-saving mission possible."



Safety Factor

The blood supply is the safest it's ever been due to multiple layers of safety nets built into the process.

"We do everything we can to keep both the donor and the recipient safe," says Fred.

BBH follows strict US Food and Drug Administration (FDA) and Association for the Advancement of Blood & Biotherapies (AABB) donation procedures. State-of-the-art blood bags are used for collections and adequate iron levels are verified through technology. BBH uses physical distancing protocols and requires that donors and staff wear masks.

The eligibility requirements themselves help keep donors safe, including the donor history questionnaire, which is part of the screening process. But volunteer blood donation is key to keeping our blood supply safe, as there is no motivation to hide information. The questionnaire screens out people who may be in the higher risk category.

Then, of course, all blood products go through extensive testing, including screening it for HIV and other diseases that can be transferred through transfusion, prior to it being distributed to hospital partners. Blood that is positive for any of these diseases is destroyed and by law, the blood donor is notified that there is something of concern that they should know about.

Fear Factor

A recent study by Ohio University psychologists has discovered a key reason that people are fearful about donating blood. It's not the needles. It's not the pain. It's not even the sight of blood. It's a fear of fainting.

The reality of people fainting before a donation is less than 4 percent; less than 1 percent faint during or after a donation. Better public education could dispel these and other fears.

"If, through education, we can show them what their donation actually does, that knowledge can override an aversion to needles, a fraction of a second of a pin prick and other fears potential donors might have," says Fred.

Although fainting rarely happens at blood donation, there are some preventative measures that ensure you will be in top condition to donate. Donors can best prepare by eating iron-rich foods, such as lean meat and dark-green vegetables. "Of course, this is important at all times for good health, but certainly in the weeks and days leading up to your appointment," says Fred.

Fred says, simple steps can lessen the chance of any type of negative reaction.

"First, we require folks to have had a very good meal prior to donation," says Fred. "That is key. We do not want someone to donate on an empty stomach. We also want you to be fully hydrated. Drink 8 to 10 glasses of water before donating. And part of that is avoiding caffeine prior to your donation. Also, get a good night's sleep the day before your appointment."

The human body circulates between six and 12 pints of blood, depending on body size. The standard 500ml donation (about one pint) removes a significant volume, so after donating, BBH recommends donors resting for about 15 minutes, and consuming a drink and snack before leaving. The meal and hydration are also important post-donation actions.

Time Factor

Another reason why people say they don't donate is the time factor. But the entire process for a whole blood donation only takes about 1 hour. The actual collection of a typical donation takes only 5 to 8 minutes.

And that is the reason BBH has convenient fixed sites in dense population areas as well as regularly scheduled blood mobile pop-ups in Windward, Waikale and other areas. "Part of the convenience is going to where people gather," says Fred. "And what is more convenient than where they work?"

A minimum number of donors is needed in order for business leaders to become BBH partners and host a drive. BBH works with a "champion" on-site— anyone at any level of an organization with a heart

"So many donors say after their first time, 'Oh my gosh, if I knew it was that easy, I would have started giving blood years ago!'"

is key. We do not want someone to donate on an empty stomach. We also want you to be fully hydrated. Drink 8 to 10 glasses of water before donating. And part of that is avoiding caffeine prior to your

to serve their community and save lives through blood donation — who forms committees to gather eligible participants, and get them to sign up and make an appointment. BBH has an online appointment calendar donors can use or the committee can make appointments for their volunteers.

"So instead of coming to the blood bank, if you have a large enough group and a committed committee of people to make it a success, we can work with them and host a drive on site," says Fred.

Pre-pandemic, a larger percent came in through these mobile blood drives. During the pandemic, a greater number of people come to the centers or pop-up locations. "But we still need those mobile blood drives because that is where the vast majority of new blood donors come from," says Fred.

Yet even beyond the fear and time factors, the No. 1 reason people don't donate is that they've never been asked. Mentioning your donation lifestyle to a friend or family member and inviting them to join in the life-saving mission is imperative to keeping a healthy and robust blood supply.

Donor Benefits

In addition to knowing you have saved lives with your donation, there are additional benefits. The donor starts by filling out a questionnaire, then a phlebotomist reviews the responses and

conducts a mini-physical, which includes checking blood pressure, temperature and hemoglobin levels to ensure donors are in good health and can safely donate blood.

For the safety of the bank, post donation reports describe the condition of the blood, determining whether it is usable by the bank. For example, one of the main causes of deferral is low hemoglobin.

Your red blood cells contain hemoglobin, a molecule comprised of protein and iron, which carries oxygen to the body tissue and gives blood its red color. Giving a pint of blood requires starting at a high-normal hemoglobin level so that your blood count will remain in the normal range after you have donated.

The most frequent cause of low hemoglobin is an iron-poor diet maintained over an extended period of time. Low hemoglobin doesn't necessarily mean you're sick or anemic, but in rare cases where hemoglobin count is abnormally low, donors are advised to consult their doctor.

You can help build your hemoglobin level by eating a consistent diet of foods that contain iron. Download BBH's brochure (www.bbh.org/wp-content/uploads/2020/04/AGuideToHemoglobin_112016.pdf) to find out about foods that will keep your blood in donor-ready condition.

"When relatives see a transfusion bag hanging over their loved ones bed in a hospital, that is often their first experience with the realities of blood banking."

COMPONENT	FUNCTION	SHELF LIFE
Red cells	Deliver oxygen. Red cells are disc-shaped cells containing hemoglobin, which enables the cells to pick up and deliver oxygen to all parts of the body.	42 days
Platelets	Control bleeding. Platelets are small fragments of cells in the blood that control bleeding. They form clusters to plug small holes in blood vessels and assist in the clotting process.	5–7 days; 3–5 days after testing is completed
Plasma	Carries blood cells. Plasma is a pale yellow mixture of water, proteins and salts. One its functions is to act as a carrier for blood cells, nutrients, enzymes, hormones and proteins including clotting factors.	frozen up to 1 year

Who Needs Blood, How Much?

“So many of the things in our hospitals that we think of as routine now—from baby’s being born through C-section, to organ transplants, colonoscopies and heart surgery—all rely on blood being available at the time the procedure is done,” says Fred. “Many physicians will not start a procedure unless blood is ready and waiting in the operating room just in case it’s needed.”

“I think we take it for granted because blood banks do their jobs to make sure an adequate supply is available, but of course, we could not do it without blood donors and the organizations that hold blood drives,” says Fred.

BLOOD USAGE:
It varies by person and situation. One unit of blood is approximately 500 ml — about 17 ounces, or a little more than a pint.

Auto Accident	50 units of red blood cells
Burn	20 units of platelets
Cancer	8 units of platelets per week
Heart Surgery	6 units of red blood cells 6 units of platelets
Organ Transplant	40 units of red blood cells 30 units of platelets 20 bags of plasma subset 25 units of fresh frozen plasma
Thalassemia (Blood Disorder)	1–3 units every 3 weeks for entire life

A whole blood donation is about 1 pint or 1 pound of blood. Your one pint donation can save three lives. If whole blood is broken down into three components—red blood cells, plasma and platelets—each component could go to three different individuals.

You can spare 1 pint easily. Your body has an amazing capacity to replace all the cells and fluids that have been lost. Your body will replace the blood volume (plasma) within 48 hours. It will

The blood type that is the rarest is the one that’s not on the shelf when a patient needs it.

take four to eight weeks for your body to completely replace the red blood cells you donated

Duration, Types & Frequency of Donations

“Ideally, donors give the blood products needed the most based on their blood type, body type, hospital need and eligibility,” says Fred.

Donors can give whole blood, which contains red blood cells, plasma and platelets. Processing after the donation extracts specific blood components. Whole blood can be donated once every 56 days (about two months). Platelets can be donated once every two weeks (on O’ahu, only at the Young Street Center).

During automated collections called MAX donations, specific blood components are collected via a machine with a built-in centrifuge and remaining components are returned back to the donor (similar to dialysis). These donors have some additional height and weight requirements, and the process takes a bit longer.

With the MAX program, you are giving specific components.

“With whole blood, we are taking almost a pint of what flows out of your body,” says Fred. “During a MAX donation, we are taking only certain components. If we are just taking 2 units of red cells, then instead of being eligible to donate whole blood in 56 days, it extends that to 112 days before you can donate again. For example, O⁻—the universal donor—is such a small percentage of the population and even a smaller percentage of them donate.

The ABCs & Os of Blood Typing

Blood is a living tissue that circulates through arteries and veins, delivering oxygen to every part of the body. Your blood type is inherited. Blood typing is universal. Donating blood is one of the ways people find out their blood type. Blood typing is always conducted before a patient receives a blood infusion.

Although all blood is made of the same basic elements, not all blood is alike. There are

four major human blood groups A, B, AB and O, which are determined by the presence or absence of two chemical markers, or antigens “A” and “B” on the surface of red blood cells. This classification of human blood types is known as the ABO Blood Group System.

There is another surface antigen called D or Rh, the presence or absence of which makes a blood group positive (+) or negative (-). These are known as sub-types or sub-groups.

A⁻ 3% in Hawaii vs 6% on the Mainland

About 6 percent of the population on the mainland has A⁻ type blood. In Hawai’i, Rh-negative blood types are half as common, with A⁻ making up only 2.6 percent of Hawai’i’s donor population.

A⁺ 32% in Hawaii vs 31% on the Mainland

A⁺ is the second most common blood type both in Hawai’i and the mainland.

B⁻ <1% in Hawaii vs 2% on the Mainland

This type makes up only 0.8 percent of Hawai’i’s donor population.

B⁺ 16% in Hawaii vs 9% on the Mainland

This blood type is much more common among Asian populations. So it makes sense it’s prevalent here. Even here with lots of B⁺ donors, sudden high usage of B⁺ results in unexpected shortages.

O⁻ 3% in Hawaii vs 9% on the Mainland

As a universal donor, anyone can receive your blood. In an emergency when there’s no time to match the blood type, you save the day. On the mainland, 7 to 8 percent of the population has O⁻ blood; in Hawai’i, only 3 percent.

As the universal red blood cell donor, you can help everyone, but only O⁻ donors can help you. Which is also why those with O⁻ blood types are always needed! Also, your red blood cells are safest for newborn infants with under-developed immune systems.

O⁺ 39% in Hawaii vs 39% on the Mainland

This is the most common blood type in Hawai’i and is always in high demand. Because your

red cells can be given to anyone with a positive blood type, your red cells are more impactful than your platelets or plasma. For O⁺ donors, the need for your blood changes with patients’ needs. Depending on the day you come in, you may be asked to donate platelets and/or plasma. You want as many O⁺ donors also donating so there is blood on the shelves should you need it. As an O⁺ donor, you can only receive O type blood.

AB⁻ 6% in Hawaii vs 3% on the Mainland

In Hawai’i, Rh-negative blood types are half as common. AB⁻ makes up only 0.4 percent of our donor population.

AB⁺ 6% in Hawaii vs 3% on the Mainland

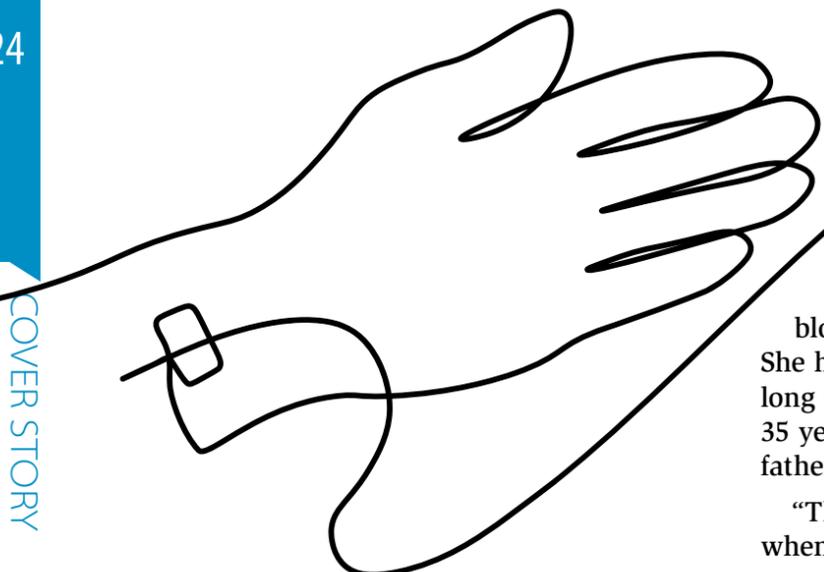
In Hawai’i, we are lucky to have a higher percentage of AB⁺ donors. Although it may be small in percentage, it is mighty for patients with uncontrolled bleeding, liver disease and trauma. As the universal plasma donor, your plasma can be given to anyone regardless of their blood type.

Jk3⁻ Specific to Hawai’i

Hawai’i is also known for its rare blood types, in particular for Jk3⁻, due to our unique population mix. Jk3⁻ blood is found more in Polynesians, East Asians and Southeast Asians than in any other ethnic group in the world. Hawai’i’s diverse racial population includes about 10,000 who carry this rare blood type, but only 110 have been identified by BBH. Of these, 18 actively donate.

“So there is a real need for an ethnically diverse blood donor base,” says Fred. “Chronically transfused—patients with Thalassemia or sickle cell anemia, for example—will develop antibodies to the antigens on blood cells. So it’s important that we try to find matches that are as close to them as possible. Sometimes that is found within the same ethnicity—but not always. We don’t see all of our ethnic groups equally committed and involved in donating blood.”

If you are wondering why you should donate blood if there are not many people with your blood type, remember, it only takes one person in need with your blood type to make it the most important. Lots of people with your blood type means your blood type is the most needed. All donations are welcome.



Donor Superstars

There is no age limit for donors. "In fact, our most frequent donors are seniors," says Fred.



John Flanagan of Kane'ohe, age 90 on his next birthday, is a retired Kapi'olani Community College professor. He has made 436 donations, potentially saving over 1,300 lives.

He first began donating when he was in the military in his 20s. "In American Samoa, they had no way of storing blood, so when they needed blood, they had to get a donor immediately and I would always answer the call," says John.

His own firsthand experience helped shape a lifetime of giving. When John was 8 years old, was hit by a car and "badly damaged." His uncle, who was the same blood type, was patched directly to John, saving his life.

When he and his wife moved to Hawai'i, he donated his O+ blood regularly. Soon he started donating platelets as a MAX donor at the Young Street facility. One particular phlebotomist used flattery to ensure his continued donations.

"Oh, you have very nice veins," she said. John laughed at the recollection. Then she proceeded to explain the MAX equipment and process "in a very thorough and knowledgeable way."

"Everybody was so happy that I was there and treated me so well that I just kept doing it." Every time he hit a donation benchmark, 100 or 200 donations, "they would make a big deal out of it," John recalls. "It is a rewarding experience."

Pauline Mitchell, turning 80 on her next birthday, lives in the Salt Lake area. One of BBH's top female donors, she has given her A+ blood 305 times, potentially saving 915 lives. She had been donating sporadically for a long time, then regularly for about 35 years, beginning when her father was badly injured.



"Thankfully, there was blood when my father needed it."

Later, one of her classmates had heart surgery when Pauline was giving whole blood. A coworker's baby needed a transfusion in-utero when she was giving platelets. "I like to think that my donations helped," says Pauline.

"Someone saved my father's life. Someone saved my classmate's life. Someone saved my coworker's baby. I am grateful to them, and I know I saved lives, as well. Donating blood is a way to thank them — by giving blood to save somebody else. It takes an hour out of my life about four to six times a year. How hard is that?"

Her son has just passed the 106-unit mark at age 37. "Between us, we have given about 11 to 12 gallons of blood. "It's become a way of life."

Barry Suda, 77, of Kuliouou, a Vietnam combat veteran, has donated blood since he returned from the war in the early '70s. He began donating blood when he got a job near the blood bank when it was located at The Queen's Hospital and eventually moved to Dillingham, then the Young Street facility. In the early days, he says, Primo Brewing would donate to the blood bank, providing a bottle of beer to each donor.

He has lost track, he says, but has given his O+ whole blood over 100 times, potentially saving over 300 lives. As the most common blood type in Hawai'i, O+ is always in high demand.



"Blood can only come from another person," says Barry. "You can't make it in a lab. I'm thankful that I can donate. I just decided it's the right thing to do. It doesn't hurt and it doesn't take long to donate. You feel good about it!"

Blood Drives: How, Where & When?

Whether you want to compete with these superstars, or just make a first-time donation to see for yourself how easy it is, go to "Become a Donor" (<https://www.bbh.org/become-donor>) and scroll down the list of topics that will address most eligibility questions. To calm your qualms about donating, view "What is it Like to Give Blood?" (<https://youtu.be/tudK55JlrfA>). Then make an appointment by calling 808-848-4770.

Blood is collected at fixed sites, along with bloodmobiles that travel to O'ahu's neighborhoods providing convenience for donors (www.bbh.org/about/location).

To find other blood drives being held in November and December, go to www.bbh.org/#blooddrive and make an appointment.

In addition to fixed sites and pop-up locations, BBH account managers work in the community organizing blood drives with businesses, places of worship, service clubs, and high schools and universities to create Community Lifesaver Clubs. There is a real need for these sponsored mobile drives. To start a blood drive, go to www.bbh.org/get-involved.

Time to Roll Up Your Sleeves!

Blood is needed 24/7/365. You just never know who will need it or when, but the need never ends. With only 2 percent of the population giving blood to save the lives of everybody else, even one donation can make a difference.

"It's the blood on the shelf that saves lives now," says Fred. "You can pick any tragedy in our nation's history and you'll see people in those or nearby communities line up to donate blood. The thing to remember is blood has an expiration date and it is constantly in need — not only in times of tragedy. We also need you for the organ transplants, C-sections, trauma cases, heart surgeries, cancer patients and the chronically transfused that happen every day."

For many, the most important blood type is the one that's needed when your loved one ends up at the hospital. So we all have a part to play. Not everyone is eligible, but even if you can't donate, encourage someone else. Share this article. ■

CAREERS IN BLOOD BANKING

If you donate blood, a trained phlebotomist will be in charge of your procedure. BBH phlebotomists are trained by BBH staff to meet standard operating procedures based on guidances by the FDA and AABB.

"We get candidates right out of high school," says Fred. "They must pass a background check and drug screening and then we train eligible candidates. They are not released from their training until we are confident and we are able to sign them off on the various tasks they must perform. They know what they are doing. They are fully trained."

"My fear is that not enough young people are aware of the great opportunities for careers in blood banking," says Fred. "People often say they want to work in the medical field — they think of the main ones, such as doctor or nurse. I like to remind our young people in high school and college that blood banking is a career option. There are doctors who chose to specialize in transfusion medicine — like Dr. Nishimoto who is our medical director here. There are phlebotomist and account manager opportunities. Account managers set up blood drives in the community. There are lab positions which involve blood screening for diseases and different antigens. They also separate blood products into their various components. They work with our hospital services team to make sure that those orders that come from the hospitals are sent out. BBH also has non-industry specific employment opportunities in departments such as quality and accounting.

"BBH really is a place for everyone," Fred says. "Please consider a career in blood banking. We need you."

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Perspectives on Aging

by Eileen Phillips, RN, Attention Plus Care



The average life span has increased more in the past century than in all the years humans previously existed. As approximately 10,000 baby boomers (those born between 1944 and 1964) are turning 65 every day, it would appear that we will have a large influx of aging people over the next couple decades who may need services appropriate for “old people.” But is 65 really old?

There are multiple factors that determine if one is considered old. In other words, the high number of years someone has been on this Earth does not necessarily define them as being old. Twenty years ago, a 65-year-old may have looked and acted different than the 65-year-old of today. In today’s world of medical technology, health products and smarter lifestyles, it may be hard to identify and categorize our kūpuna. With advances in healthcare and the pursuit of healthy lifestyles, it is possible that today’s 65-year-old looks and feels younger — more like a 45-year-old.

After gaining years of experience working and caring for the elderly, I can imagine many ways to describe what “aging” means. Aging looks different depending on your perspective.

Here is a rather dour perspective from the population in question regarding getting older based on a study conducted by Human Development Specialist Nina Chen: “Getting older means more years to add to your life, less active, less hair, more medicine, more wrinkles, arthritis and more forgetful. When people get older, they lose their dignity and

independence. Being old means not being able to do anything.”

Positive outlooks documented in the study included: “Being old means more experiences and having privileges, for instance, senior discounts, senior centers, affordable housing for seniors and senior support groups. Getting older means getting wiser. Older people are just like a walking library. They have true stories — not fiction.”

Individual self-worth and dignity are important factors as we age. For older individuals, this means living life to the fullest each day and doing what you want to do. Lifestyle choices and changes can enhance the way we age. Below are some changes that may improve how we age:

- **Stop smoking** to allow more oxygen into your body’s cells.
- **Stop drinking alcohol** to keep your tissues in a healthy state.
- **Exercise consistently** to maintain mobility.
- **Eat healthy foods** to give your body the fuel it needs to regenerate cells.
- **Drink more water** so toxins absorbed from the environment will be flushed out.
- **Stay out of the sun** to avoid skin damage.
- **Make and keep friends** to stay engaged and thriving in society.
- **And keep in mind that retirement leads to less stress.** The age of retirement for full Social Security benefits is now 70.

Don’t have regrets about what you haven’t experienced. Get out there and seize the day! ■

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AGING IN HAWAII EDUCATIONAL OUTREACH PROGRAM by Attention Plus Care — a program providing resources for seniors and their families, covering different aging topics each month. For class information and upcoming topics, call 808-440-9356.

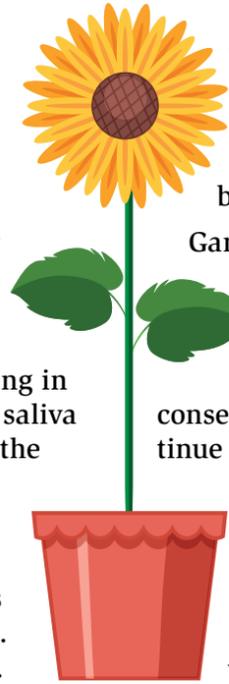
Gardening & People With Dementia

by Carol Hickman, Recreational Therapist at Manoa Cottage & Manoa Cottage Kaimuki

According to a 2021 research review on the impact of gardening in dementia treatment, exposure gardening activities has shown many benefits for the dementia population. Some of these benefits include reduction in depression and aggressive behaviors, an increase in engagement, improved mood and an increased sense of purpose.

Studies have shown that the act of being in nature reduces the levels of cortisol and saliva amylase — both biomarkers for stress in the body — further supporting gardening’s positive impact on health.

And though it can’t cure dementia or reverse the effects of aging, gardening is an activity that provides tangible results. Plants grow and fruits can be harvested.



Tasks can be completed, and a sense of accomplishment often comes with time spent weeding or seeing a flower bloom. For many kūpuna it has the added benefit of bringing back memories of past gardens tended.

Gardening activities can include simple tasks like watering and weeding to simply wandering through the pastoral setting and enjoying peaceful moments. Though more research needs to be done on its effect, the consensus is that the life of a kupuna can continue to blossom through gardening. ■

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A Caregiver's Mantra

by Faith Gianan, General Manager, Roselani Place Assisted Living



Many professional caregivers have deeply rooted memories that inspired them to pursue a career in a field—such as assisted living. My first experience with dementia, caregiving and compassion involved my own grandparents, my Lolo and Lola.

At age 11, I witnessed how lovingly my grandfather cared for and protected my grandmother, who was forgetting things. When someone made an unkind remark toward my Lola regarding her dementia, my Lolo responded very admirably. With few words, he simply excused us from the room.

“Why are some people so mean?” I asked my Lolo. He said that when I run across people in the world who aren’t nice, I should forgive them and be nice to them anyway.

“Be kind to unkind people. They need it the most. It’s the right thing to do.”

Although it was a difficult concept for me to grasp at the time, today, these simple, timeless sentiments serve as my touchstone as I navigate the daily challenges of caregiving.

Show kindness in the face of adversity. Show compassion and understanding without judgment. “It’s the right thing to do.”

“Not throwing stones is the first step in treating others with compassion. The second step is to try to catch the stones thrown by others.”

—Dale G. Renlund ■

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The Gift of Holiday Presence

by Gary Powell, Founder & Executive Director, The Caregiver Foundation



Every year at this time, The Caregiver Foundation witnesses and acknowledge the “extras” caregivers provide for individuals who would otherwise not benefit from any holiday spirit.

Cleo, a caregiver for a 100-year-old bed-ridden client with dementia, brought in a dazzling Christmas tree. Lights danced in our client’s eyes; a smile in remembrance of holidays past softened her face.

Myra worked with one of our traumatic brain injury clients. Festive clothing, special jewelry and even sparkly makeup helped this client feel ready for celebrating the holidays.

Another caregiver sang carols and held a lonely hand. Although the client wasn’t able to respond, those gifts surely made a difference.

Gift giving does not have to be expensive, tiresome or obligatory. The gift of time does not require quantity—just focused attention during the minutes shared. The gift of a smile costs nothing, but can reconnect the humanity often lost in caregiving.

A shared treat, movie or outing—simple things that are sidelined by life and caregiving—are gifts to be given, received and enjoyed immediately. Whatever you chose to share with a person needing care, remember that the greatest gift you can give is your presence. ■

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The Best Type of In-Home Care for You

by Mary Lester RN, VP and Maui COO, VIVIA by Ho'okele Home Care

It is important that seniors and their families understand their choices when it comes to in-home care, so they can decide what will best fit their needs.

For some folks, traditional **time-based** in-home care services are the best option, while others will find **task-based** in-home assistance to be less intrusive, more affordable and an effective way to continue to live well at home independently.

Responses to the following questions can help determine the type of care that best suits the needs of a senior and their family.

- How independent is the senior? Do they need constant supervision or do they have signs of dementia?
- Has the senior recently been discharged from the hospital or does he or she need temporary help with the activities of daily living?
- What other assistance is available? Are there family members and friends who are also able to provide support?
- What are their objectives and health goals?
- What is their budget for in-home care?

Task-Based Assistance

This type of assistance works best for seniors



who are independent, but would like help with:

- General housekeeping and laundry
- Meal preparation
- Medication reminders
- Exercise and range of motion routines
- Transportation to doctor appointments or errands
- Bathing or toileting assistance
- Other personal care assistance



Time-Based Services

This type of care is based on services provided for seniors who want to stay at home but need longer visits or more direct, hands-on care to assist with activities of daily living.

Task- & Time-Based Services

Healthcare services that offer a full range of care services can design a care plan that suits a senior's individual needs by offering both time-based and task-based care.

A combination of time- and task-based services can also be tailored for a senior who has a unique combination of care needs. ■

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The Real Estate Planner

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Experience Matters

By helping over 1,335 clients reach their real estate goals and closing almost one billion dollars of real estate, Dan and Julie have learned best practices to help their clients map out long-term strategies to create generational wealth, minimize taxes, and much more. With this experience, they were invited to start a new Community in the largest real estate company the world has ever seen, Keller Williams Realty International, with over 178,000 Realtors worldwide. They were honored and blessed in August to launch KW Real Estate Planner® where they will be training thousands of Realtors around the country, elevating them from real estate agents to Real Estate Planners®, so that they too can serve their clients at the highest level.

What is a Real Estate Planner®

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As Hawaii's first Real Estate Planner®, Dan and Julie help clients build and transfer wealth in real estate. They do this with years of experience, knowledge, training, and proven solutions to the challenges real estate owners face today. Whether it be buying, selling, downsizing, moving, planning their retirement home, helping with trust sales, and/or navigating the probate process, Dan and Julie have seen and done it all. One of their main areas of focus is helping investors strategize around their investment portfolios. At some point, many investment properties become a burden to the owner and their family. These owners and families want to create a plan for their children and grand children while eliminating capital gains taxes and avoiding family disputes.

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Why Coffee Is a Health Food for Older Adults

Courtesy of the Society of Certified Senior Advisors

Quit feeling guilty over your morning cup(s) of joe. Research shows that coffee can help prevent dementia, improve cardiovascular health and increase lifespan.



Coffee can help seniors maintain a healthy lifestyle. That is the conclusion of a plethora of studies on the steamy liquid that is synonymous with

waking up for many Americans over 60. In fact, the morning brew has been shown to reduce a number of health issues. The main active ingredient in coffee, caffeine, is an antioxidant. Antioxidants help block damage related to aging:

- Coffee can keep cells more elastic, reducing the hardening of arteries that takes place over time that weakens the cardiovascular system.
- The risk of stroke is reduced by up to 22 percent. Even one cup of coffee per week was found beneficial to reduce stroke and improve heart health.
- Caffeine may prevent or delay age-related cognitive impairment, including dementia. One study that tracked people from middle age to the 70s found a reduced lifetime risk of dementia.
- Drinking caffeinated coffee cuts the risk of mouth and throat cancer in half and reduces the risk of many other types of cancer, as well as Type 2 diabetes.

- The mood boost associated with coffee can increase motivation and alertness, in turn lowering the risk of mental health issues like depression.
- People who drink coffee on a regular basis have an overall lower risk of death than those who do not.

HAVE YOU BEEN DRINKING COFFEE ... WRONG?

Want to give your productivity a boost? You can optimize your coffee consumption by making three simple changes:

- 1 **Hold off on that first cup.** The ideal time to have your initial sip is 60 to 90 minutes after waking up. Why? Coffee disturbs the production of cortisol, which tells you to wake up and be alert. Let your cortisol peak before you augment it with a slug of caffeine, experts say.
- 2 **Do not forget that a lot of the flavor in your coffee comes from the water.** “Over 98 percent of a cup of drip coffee is water, so if you have bad water, you’re going to have bad coffee,” Mike says. “Make sure the water you’re putting in your drink—even the ice cubes in your iced coffee—is filtered, because it will infinitely improve the quality of your cup.”
- 3 **Go for a “nappuccino.”** Ah, there is nothing like a quick catnap to restore your energy levels. You may even follow it up with a cup of afternoon coffee. Wrong! Studies show that drinking coffee before you take a quick nap is optimal. Caffeine takes about 20 minutes to kick in and give you the boost you need after a little rest.

How Much is Too Much?

Most studies have centered on consumption in the range of three to five 8-ounce cups, or up to 400 milligrams of caffeine. This amount reduces the risk of suicide for both men and women by 50 percent, and the overall risk of early death by 15 percent (this latter statistic holds true even for decaf drinkers).

The Healthiest Way to Brew

The method used to make the brew can have a big impact on LDL cholesterol, which can damage the arteries and triglycerides levels. Filtered coffee, which passes through a paper filter prior to consumption, filters out potentially dangerous oily chemicals called diterpenes. Seniors who use a French press instead of filters are at risk of raising their cholesterol and triglyceride levels. It may not be enough to affect their health, but if either of those values is high for you, consider switching to filtered coffee.

You may be relieved to know that, with warm weather approaching, iced coffee lovers can safely turn to cold brew. This holds true for both caffeinated and decaffeinated brews. Cold brew coffee is made by steeping the grounds in cold water for a period of hours, after which the coffee is strained through a paper filter.

Downside of Coffee

Michael Pollan, the author of “This Is Your Mind on Plants,” has called caffeine “the enemy of good sleep.” He relates how, after weaning himself from coffee, he “was sleeping like a teenager again.” Caffeine has other undesirable side effects for some people:

- Diarrhea and gastrointestinal issues due to high acid content.
- Rapid heart rate.
- Dehydration, possibly putting stress on the kidneys.
- Elevated blood pressure, which is a temporary condition.

When in doubt, ask your doctor if you should switch to decaffeinated coffee and if there are any other side effects you should be aware of. Seniors with migraines, insomnia, urinary incontinence, muscle tremors, stomach problems, or anxiety are more likely to have trouble with caffeine. Drug interactions are most likely to occur with ephedrine, echinacea and theophylline.

When attempting to reduce the caffeine content of their coffee, many older adults reach for a lighter roast. Wrong! “The darker you roast the beans, the more caffeine burns away,” explains Mike Balderrama, regional educator for Counter Culture Coffee.

Another caveat: Be aware of what you are stirring into your coffee. For all the benefits of the brew itself, many people negate them by adding cream, sugar, or processed alternatives that add calories and fat.

Coffee can be a key component in the healthy lifestyle of older adults. Enjoy it in moderation, knowing you are reducing your chances of getting cancer, dementia and a host of other diseases. Coffee can augment healthy food choices and daily activity to help you live your best life. ■



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Make Naughty Sweets Nicer for Teeth

by Kahala Howser, Wellness & Events Manager, Hawaii Dental Service



In Hawai'i, everyone loves to spoil their loved ones with sweet treats during the holidays. It's okay to indulge in a treat or two, but don't forget the toll it takes on your teeth and gums.

Here are some oral health tips when eating common holiday sweets:

- ❖ **Arare (mochi crunch), candy canes and other hard candy:** You're putting your teeth at risk for decay when you let snacks dissolve in your mouth. And crunching on them could crack your teeth. Swap out hard candies for dark chocolate instead, which has less sugar and dissolves quickly.
- ❖ **Pies, cakes and cookies:** You've probably been waiting all year for that pumpkin crunch cake or custard pie, but moderation is key when it comes to these baked goods. Also, save yourself the toothache and scrape off the icing or sweet toppings before you eat them.
- ❖ **Hot chocolate, eggnog or hot apple cider:** These classic holiday drinks are full of sugar. Try your best to eliminate extra additions like marshmallows, alcohol or extra syrup that may harm your teeth or dry out your mouth.
- ❖ **Mochi, caramels and other sticky sweets:** Sticky sweets stay on your teeth longer, and their sugar and acids can break down enamel throughout the day. Brushing and flossing every time after eating them will save you an extra trip to the dentist.

Go ahead and enjoy some sweet holiday decadence, but be sure to balance that out with crunchy fruits and veggies (carrots are a particularly great choice) and whole grains. Dentists also recommended drinking water immediately after eating to help wash sugars and acids from teeth.

Be sure to discuss any changes in diet as well as other medical conditions with your physician and dentist. For healthier teeth, gums and total body health, a solid routine of brushing twice a day, flossing daily and seeing your dentist twice a year will ultimately help you live well and smile more at every age. ■

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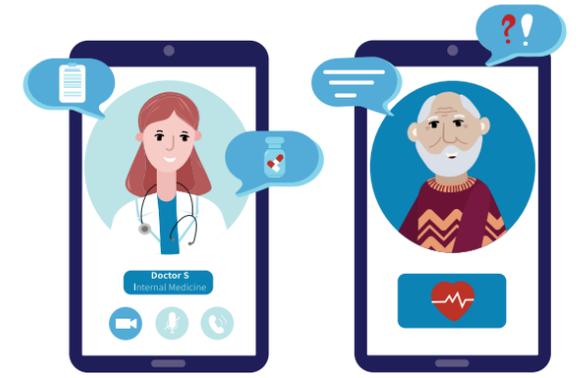


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What is Telemedicine?

by Steven Ito, CEO, FNP-c, Ohana Pacific Medical LLC



Telemedicine facilitates medical professionals in providing medical care to patients outside of the traditional office setting by using modern technology.

“Telemedicine” and “telehealth” are often used interchangeably. However, telehealth specifically describes the electronic and communications technologies being used to provide services remotely. Telemedicine can be viewed as the professional medical consultations you may receive remotely or outside of the clinical office.

One of the main benefits telemedicine can provide to kūpuna is increased access to care. For many kūpuna, it can be difficult to get to the doctor's office due to lack of transportation, physical impairments and lack of caregiver assistance. Telemedicine enables patients to stay at home and to see their physician remotely using telecommunication devices.

However, not all kūpuna have the knowledge, technological skills or equipment to use telecommunication technologies.

Solutions include getting help from family and friends who are more savvy. They're already adept at using devices like a cellphone, and can easily help a senior. And your family member or friend can be right there to help assist if it is difficult for the senior to see or hear their doctor. ■

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Providing Peace of Mind Through Thoughtful Planning



Emotional Wellness During the Holidays

by Serena Lo, MD, Geriatrician, Kaiser Permanente Hawaii

With the holiday season upon us, it's important to look after one's mental health and emotional well-being. While the season typically includes family and social gatherings, holidays can also be stressful, and trigger feelings of grief, loneliness and depression. Consider some of these steps to help support your emotional health and find joy during the holidays and beyond.



size-fits-all. Treatment differs for everyone — from the type of provider you see and how often you see them to the length of time it takes for treatments to be most effective. If you don't know where to start, discuss options and next steps with your doctor. If you believe you're having a mental health or medical emergency, call 911 or go to the nearest hospital. ■

◆ **Breath & Health:** The way you breathe can affect your mind and body. Full, deep breathing is a good way to reduce tension. In the Hawaiian culture, the breath is an important part of physical and spiritual health. Be aware of your breathing. Practice daily deep breathing exercises.

◆ **Nutrition & Exercise:** Key to your overall wellness and coping with stress is a well-balanced diet, plenty of water and regular exercise. Stay hydrated by drinking six to eight 8-ounce glasses of water daily. Steer clear of heavily processed foods that are high in sugar or saturated fat. Check with your doctor and keep him or her informed about any changes to your diet and movement routines, or if you're thinking about starting a new exercise program.

◆ **Alcohol Intake:** Even small amounts of alcohol, such as one drink, can make depression worse and disrupt your sleep and mood.

◆ **Depression:** Grief, stress, physical challenges and changing life circumstances can trigger depressive symptoms, and other emotional health problems. Know when to get help. If you're concerned about your mind and mood, talk to a personal physician or behavioral health expert.

◆ **Self-Care Apps:** Digital apps can help your emotional well-being and resilience. The myStrength app offers a personalized program that teaches mindfulness and other helpful behaviors. Calm is an app designed to help lower stress, reduce anxiety and improve sleep by using guided meditation. Learn more at kp.org/selfcare.

◆ **Getting Help:** Mental healthcare is not one-

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Our professional staff is dedicated to helping people navigate through the difficult decisions people with Alzheimer's and their families face at every stage of the disease through our Care Consultation services. These include an assessment of needs, assistance with planning and problem solving, and supportive listening.

Support Groups

Whenever facing difficult times, having a good support network you can turn to for advice may help you feel socially connected and give you a sense of belonging and purpose. Connecting with others like you may help put your own experiences living with the disease in perspective, and provide you with the support and encouragement necessary to move beyond your diagnosis.

Caregiver Education

Alzheimer's is a journey, not a destination. Taking an active role to educate yourself about how your life may be impacted by getting a diagnosis of Alzheimer's disease or other dementia (or providing care) can be an empowering first step to taking control of your life. We offer a number of education programs that can help you understand what to expect so you can be prepared to meet the changes ahead and live well for as long as possible or thrive as a caregiver.

24/7 Helpline

Our 24/7 Helpline is available around the clock, 365 days a year. Specialists and master's-level clinicians offer confidential support and information to people living with the disease, caregivers, families and the public. Call us today 800.272.3900.

ALZHEIMER'S ASSOCIATION

ABOUT US

The Alzheimer's Association leads the way to end Alzheimer's and all other dementia — by accelerating global research, driving risk reduction and early detection, and maximizing quality care and support.

We provide care and support services throughout the state of Hawaii, with staff and volunteers in all counties.

O'ahu

Tonya Hammond-Tullis | tshammondullis@alz.org

Kauai

Humberto Blanco | hblanco@alz.org

Maui

Christine Spencer | cespencer@alz.org

Hawaii Island

Nic Los Banos | nklosbanos@alz.org

Alzheimer's Association - Hawai'i

alohainfo@alz.org | 808.591.2771 | alz.org/hawaii

Beware of Holiday Charity Scams

by Norma Kop, Director, Senior Medicare Patrol (SMP) Hawaii

If you are considering a donation to a charity during this season of giving, Senior Medicare Patrol (SMP) Hawaii warns you to be wary. Charities use the phone, face-to-face contact, email and the internet—and so do scammers. The Federal Trade Commission, an SMP partner, offers these tips to keep you safe from scammers:

- **Ask for the charity's exact name,** address and phone number.
- **Research the organization online**—especially with the word “complaint(s)” or “scam.”
- **Call the charity to confirm** that it has people soliciting donations.
- **Ask if the caller is a paid fundraiser.** If so, ask the name of the charity they represent and the percentage of donations that go to the charity.
- **Keep a record of donations.**
- **Never send cash.** Pay by check made payable to the charity or by credit card.
- **Never wire money** to someone claiming to be a charity. Scammers often request donations to be wired because wiring money is like sending cash: once you send it, you can't get it back.
- **Never give your credit or check card number,** bank account number or any personal information until you've thoroughly researched the charity.
- For more information, visit www.ftc.gov.

To learn more about Medicare fraud and scams, visit SMP online.

Fifty-four SMPs in the nation empower and assist beneficiaries, families and caregivers to prevent, detect and report healthcare fraud, errors and abuse through counseling, outreach and education. Contact SMP Hawaii for free presentations, counseling and how to protect yourself against scammers. This volunteer-based program depends on caring, qualified and professional volunteers to help kūpuna against falling victim to Medicare fraudsters and more. Join our team and make an immediate and lasting difference in our community! ■



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808-586-7281 | Toll Free: 1-800-296-9422
info@smphawaii.org | smphawaii.org

This project was supported in part by grant number 90MPPG0053 from the US Administration for Community Living (ACL), Department of Health and Human Services, Washington, DC, 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.

The Hawai'i Department of Health—Executive Office on Aging has administered SMP Hawaii since 1997.

Medicare: New Regulations Start This Fall

by Margaret Wong, Sales & Marketing Director, Copeland Insurance Group

Medicare and Medicaid agents are scheduled to begin recording calls and providing a new disclaimer at the beginning of phone calls this fall during the Medicare Annual Enrollment Period. These changes directly result from new compliance rules from the Centers for Medicare & Medicaid Services (CMS).

Agents will be required to record calls with customers who want to discuss Medicare Advantage and/or Part D prescription drug plans. Recordings are retained for a minimum of 10 years. Agents must also recite a new, required disclaimer within the first 60 seconds of a call.

“We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact



Medicare.gov or 1-800-MEDICARE to get information on all of your options.”

These new regulations were implemented to help protect you, the Medicare beneficiary. Please ask the licensed agent you work with if they comply with these new rules and if the recordings are stored on a HIPAA-compliant system to ensure security of your Personal Health Information (PHI). This will help provide you peace of mind by ensuring that your information is protected. ■

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BY HO'OKELE HOME CARE

Senior Resources During the Holidays

by Peter Reyes, Program Director, Catholic Charities Hawai'i

The holiday season is a joyful time to spend with loved ones. However, it can be challenging for seniors who are alone or on limited income. Getting to the market or medical appointments is difficult when you have few transportation options. For those on a limited income, it may involve making a tough choice—using their funds to buy food or pay monthly bills.

Loneliness, social isolation, limited transportation and lack of adequate financial resources are often realities of life, not just during the holiday season, but also on a daily basis.

We can help. Catholic Charities Hawaii (CCH) offers Phone-A-Friend, a program that matches volunteer callers with isolated seniors via scheduled phone calls. CCH's Transportation Services helps seniors access health, nutrition and social



services. CCH's Benefits Enrollment Center (BEC) assists Medicare beneficiaries struggling financially to maximize their public and private benefits for their basic needs. Benefits may include the Supplemental Nutrition Program (SNAP) to help get food on the table, Medicare subsidies or Medicaid to help with medical care, Low Income Energy Assistance Program (LIHEAP) to help cover utility expenses, and more. ■

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The Benefits Enrollment Center program of Catholic Charities Hawai'i is made possible through grants from the National Council on Aging (NCOA) and the Walmart Foundation. Medicare recipients can contact the Benefit Enrollment Center at 808-527-4777 to learn more.

Medicare Enrollment: Stop, Look & Listen

by Martha Khlopin, Host of "A Medicare Moment With Martha Radio Show"

It's Medicare Annual Enrollment time again! So are you looking at a ton of information and videos online, and reviewing stacks of sales materials from insurance companies? Too much information can cause more questions than answers and more confusion than common sense.

Medicare was offered in 1966 to provide security and peace of mind, not to cause you to lose your mind, patience or money. Making a hasty decision because you are overwhelmed or confused by all of the Medicare information floating around can lead to problems.

So instead, stop, look and listen to what your current Medicare plan is saying. If it is reasonably successful or effective, there is no need to change or replace it. Just stick with the plan!



But if you decide to make a change to your existing Medicare Advantage plan, prescription drug plan or Original Medicare Part A and Part B, you can do so from Oct. 15 to Dec. 7.

The peace of mind that comes with understanding is priceless. So for more information, call Social Security at 1-800-772-1213 or visit www.ssa.gov. Check with Medicare at 1-800-633-4227 or www.medicare.gov to learn about Medicare premiums, late enrollment penalties and Medicare insurance options available in your county. ■

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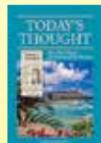


Remembering the life inspirations of Reverend Paul S. Osumi
Courtesy of Norman Osumi

Today's Thought

By Rev. Paul S. Osumi

John O'Hara has written a short story titled "The Man Who Had to Talk to Somebody." The world is full of people who are burdened by fears, or a loneliness, or boredom, by handicaps or physical suffering, by guilt feelings, resentment and hostility. Often all they need is the opportunity to talk the matter out with someone who will listen to them sympathetically. ✱



You may find a compilation of Rev. Osumi's life inspirations at Logos Bookstore of Hawaii, 760 Halekauwila St., Honolulu, 808-596-8890 or online at www.bookshawaii.net

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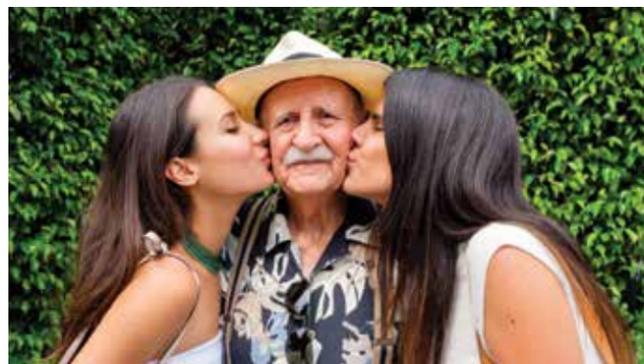
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'Spoil' Your Grandchildren Wisely

by Michael W. K. Yee, Financial Advisor and Certified Financial Planner



Many grandparents spend money on their grandkids, whether by chipping in on big expenses like tuition bills and travel expenses, or covering smaller costs like meals and holiday gifts. The inclination to be generous is understandable and many seniors say it brings them joy to support (or even occasionally spoil) their grandchildren. But lavishing them with gifts shouldn't come at the expense of your or grandparents own financial security. If you're seeking to find the balance between supporting your grandchildren and ensuring your own finances stay in healthy shape, here are four tips to keep it all in check:

1. Know what you can afford. No matter how much you enjoy splurging on your grandkids, your financial security should remain your first priority. There are many unknowns in retirement, including your longevity, the fluctuation of markets and the impact of inflation on purchasing power (a factor that's particularly pronounced at the moment, with inflation rates at a 40-year high). Spend and gift within your means to maintain your own financial health in the future.

2. Determine if you're giving or loaning. If you're giving a gift, understand current federal tax rules, which are based on the calendar year. In 2022, you can give up to \$16,000 to each family member before the federal gift tax is applied. If you are married, both you and your spouse may gift \$16,000 (for a total of \$32,000). And make certain the recipient knows it's a gift for their own tax purposes, and so there is no uncertainty about whether or not they need to pay you back. If you are loaning money to a grandchild, be very

specific about the terms and repayment, and consider having a written document that both parties sign and date. This can help safeguard your financial situation and ensure both of you are on the same page—now and in the future.

3. Talk about it. Many people tend to shy away from discussions about money and finances with their family. If you would like to help support your grandchildren or save for their future goals like college or a down payment on a home, be sure to communicate this with their parents. This can help your adult children do a better job with their own financial planning. For example, if the parents of your grandchild know how much you are expecting to contribute to their child's education, they may be able to decrease the amount allocated to a 529 Plan and invest more toward other goals, such as their own retirement.

4. Establish boundaries. Even if you want to help your grandchildren financially, depending on their situation, it may not be appropriate to do so, or to repeatedly provide support. Everyone appreciates help, but if your grandchild needs to learn financial independence, there can be value in letting them live within their own means. Keep in mind the smart—and sometimes tough—financial lessons you learned as you made your own way as a young adult, and the pride that came with successfully overcoming challenges.

If you want to provide financial support to a family member, but haven't incorporated it into your overall financial plan, consider consulting a financial professional. He or she can help you evaluate your financial needs and goals and create a strategy. A clear and realistic understanding of your own financial picture can help you identify how much you can comfortably give and stay on track with your own goals. ■

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Michael W. K. Yee, CFP®, CFS®, CLTC, CRPC®, is a Private Wealth Advisor, Certified Financial Planner™ practitioner with Ameriprise Financial Services, LLC, in Honolulu. He specializes in fee-based financial planning and asset management strategies and has been in practice for 38 years.



Wise Charitable Giving

by Scott A. Makuakane, Counselor at Law, Est8Planning Counsel LLLC



■ **Consider making gifts from your retirement plans.** If you give retirement plan assets to your loved ones after you die, they will have to pay income tax on those gifts. So name charities as beneficiaries of your retirement plans and give your non-taxable assets to individuals.

If you have reached the age when you must take required minimum distributions (RMDs) from your retirement plan, you can direct up to \$100,000 of your annual RMD to go to charity. You will not get a deduction, but you will not have to pay income tax on the gifted portion of your RMD. This works out better for you than a deduction. ■

Charities depend on gifts from people like us to do their good works. That's why they are not shy about asking us for money. Here are some ideas about maximizing your charitable gifts.

■ **Do your homework.** The good works that charities do often overlap, and some charities operate more efficiently than others. Websites like charitynavigator.org and charitywatch.org can help you rate and compare established charities to find out how much of your gift will go to actual charitable work versus the charity's administrative and fundraising overhead. Of course, it costs money to run a charity, and it also costs money to raise money. However, if these expenses exceed 25 percent of a charity's revenue, you should consider alternatives.

■ **Don't sell an appreciated asset to make a cash gift.** If you own Apple stock that you bought for \$10 per share, don't sell it now at \$175 per share to raise the cash to make a charitable gift. You will get an income tax deduction for your gift, but you will also be liable for capital gains tax on the difference between the \$175 sale price of the stock and the \$10 that you spent to buy it. You will have less after-tax cash to give the charity, and your deduction will be limited to the amount of your cash gift. Instead, give the stock to the charity. This way, you will make a bigger gift and get a bigger deduction. Your deduction will be the full fair market value of the gifted stock.

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Grief & Bereavement—Part III

by Stephen B. Yim, Attorney at Law

Facing one's mortality is the unspoken uneasiness that rests just below the surface of the conversation with an estate planning attorney.

Estate planning attorneys are well-versed in the law of estate planning. But as they focus heavily on probate avoidance and tax minimization, they may overlook the emotional, human side of estate planning. Therefore, the best estate planning attorneys are counselors of law with the emphasis on counselor more than law.

While clients express their needs in avoiding probate and minimizing tax, estate planning attorneys must remember that underlying each and every client's need is a deeper foundational need—a relational one—wanting to ensure that they do not burden their survivors with complex legal,



administrative and financial matters. Clients want to make sure that whatever they own in material wealth smoothly passes onto the survivors and that the survivors can make good use of these assets to enhance their lives.

Clients must simply remember that after they pass, life doesn't stop for their loved ones. So by leaving affairs in order—including financial, legal and tax issues—undue stress will be eliminated for your loved ones, who can then focus on your life, memory and legacy as they grieve. ■

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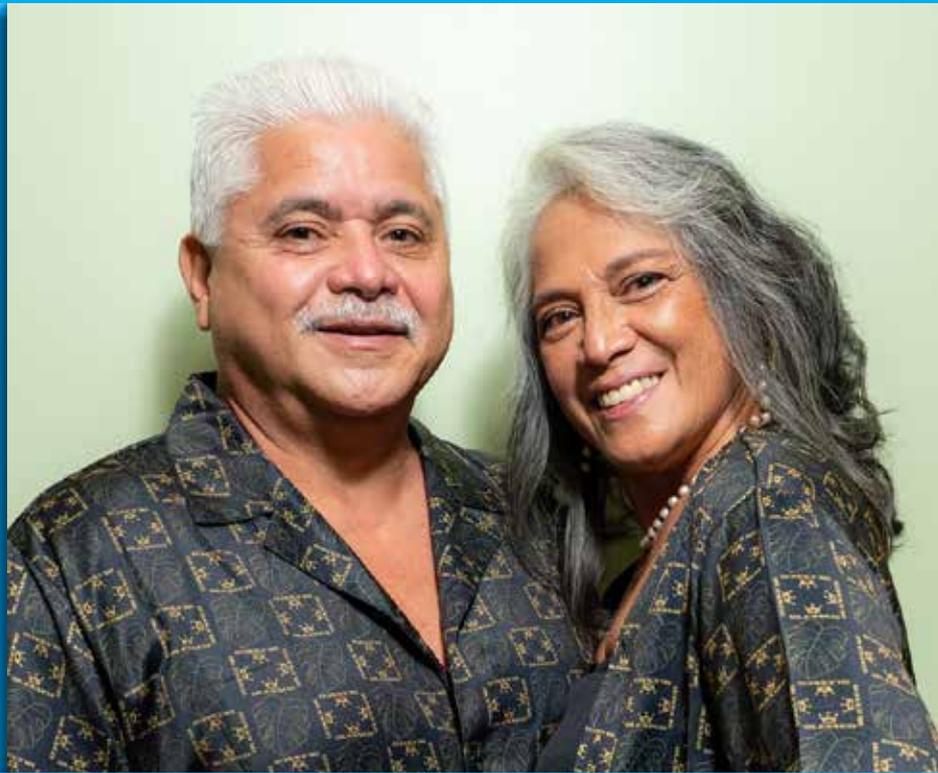
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